

In re:
Joseph M. Flood, III
Debtor

Case No. 25-12221-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 17, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2025:

Recip ID	Recipient Name and Address
db	Joseph M. Flood, III, 1501 N 2nd St Unit 10, Philadelphia, PA 19122-3846
cr	+ Velocity Commercial Capital, LLC, a California Lim, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976, UNITED STATES 18976-3403
15014908	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
15014912	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
15014913	Velocity Commercial Capital Loan Trust 2023-RTL1, ATTN: Bankruptcy, 30699 Russell Ranch Rd Ste 295, Westlake Vlg, CA 91362-7325
15023709	+ Velocity Commercial Capital, LLC, a California Lim, C/O Steven K. Eisenberg, Esquire, 1581 Main Street, Ste. 200, The Shops at Valley Square Warrington, PA 18976-3403

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 18 2025 00:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2025 00:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15014902	Email/Text: megan.harper@phila.gov	Jul 18 2025 00:41:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
15014903	Email/Text: bankruptcy@philapark.org	Jul 18 2025 00:41:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
15014904	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 18 2025 00:40:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
15014905	Email/Text: fesbank@attorneygeneral.gov	Jul 18 2025 00:40:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
15014906	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2025 00:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
15014907	^ MEBN	Jul 18 2025 00:39:01	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
15029342	^ MEBN	Jul 18 2025 00:38:56	Philadelphia Gas Works, 800 W Montgomery Ave 3Fl, Philadelphia, Pa 19122-2898
15014909	Email/Text: bankruptcy@philapark.org	Jul 18 2025 00:41:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
15014910	^ MEBN	Jul 18 2025 00:39:00	Stern and Eisenberg, LLP, 1581 Main Street Suite 200, Warrington, PA 18976-3403

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15014911

Email/Text: usapae.bankruptcynotices@usdoj.gov

Jul 18 2025 00:41:00

U.S. Attorney, Eastern District of Pa., 615
Chestnut St Ste 1250, Philadelphia, PA
19106-4404

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2025 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Joseph M. Flood III help@cibiklaw.com, noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
STEVEN K. EISENBERG	on behalf of Creditor Velocity Commercial Capital LLC, a California Limited Liability Company seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com
STEVEN P KELLY	on behalf of Creditor Velocity Commercial Capital LLC, a California Limited Liability Company skelly@sterneisenberg.com, bkecf@sterneisenberg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Form *OL241* (3/23)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Joseph M. Flood III)	Case No. 25-12221-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER

AND NOW, it is ORDERED that since the debtor(s) have failed to timely file the documents required by the order dated 6/3/25, 6/18/25, 7/7/25, this case is hereby DISMISSED.



Date: July 17, 2025

Ashely M. Chan
Chief Judge, United States Bankruptcy Court

Missing Documents:
Atty Disclosure Statement
Chapter 13 Statement of Your Current Monthly Income
and Calculation of Commitment Period Form 122C-1
Means Test Calculation Form 122C-2 – If Applicable
Chapter 13 Plan
Schedules AB-J
Statement of Financial Affairs
Summary of Assets and Liabilities